



September 24, 2007

Title Guaranty Division of the Iowa Finance Authority  
2015 Grand Avenue  
Des Moines, IA 50312

RE: Loans Closed by Title Guaranty Division of the Iowa Finance Authority or Agents  
Thereof on Behalf of Countrywide Bank, FSB or Countrywide Home Loans

To Whom It May Concern:

By this letter, Countrywide Bank, FSB and Countrywide Home Loans, (collectively, "Countrywide"), specifically request that when a closing protection letter is issued by Title Guaranty Division of the Iowa Finance Authority to indemnify Countrywide, the closing protection letter shall name the Insured/Lender identically as the Insured/Lender is named in the note and deed of trust. In addition to the Insured/Lender's name, Countrywide requests the following language be included immediately thereafter: its subsidiaries and affiliates, successors and/or assigns, as their interests may appear.

Countrywide also wishes to confirm that its transmittal of loan documents (including closing instructions) and/or loan funds to the respective closing agent or attorney whose conduct is the subject of the closing protection letter shall constitute acceptance of the closing protection letter provided by the closing agent or attorney. Therefore, unless required by law, Countrywide shall not be required to sign and return the closing protection letter to evidence acceptance of the closing protection letter or the coverage provided thereunder.

*Finally, please be advised that going forward the vast majority of loans originated by Countrywide will be made in the name of and funded by COUNTRYWIDE BANK, FSB. We appreciate any communication you may provide to your approved closing agents and attorneys to assure that title commitments and policies correctly identify COUNTRYWIDE BANK, FSB as the lender in appropriate loan transactions.*

Please have an authorized representative countersign this letter and return the original to the undersigned.

Thank you for your cooperation. If you have any questions or concerns, please contact Scott Bertram, Vice President and Legal Counsel, at 972-526-1326.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "C. Scott Bertram".

C. Scott Bertram  
Countrywide Home Loans  
7501 Corporate Drive  
PTX-B-455  
Plano, TX 75024

Understood and Agreed

A handwritten signature in black ink, appearing to read "Lloyd W. Ogle".  
By: \_\_\_\_\_

Date: